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Financial Management



★GOVERNMENT TRAVEL CHARGE CARD PROGRAM

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This instruction implements AFI 65-1, *Management of Financial Resources and Services*, by providing guidance and procedures for establishing and operating a government travel charge card program. It also regulates the use of the government charge card (hereinafter referred to as the "Card") by limiting the use of the card to cover expenses incurred during official travel. It is the responsibility of the commander at all levels to ensure compliance with this instruction. It applies to all members of the active duty Air Force, civilian employees, and to members of the United States Air Force Reserve (USAFR) and Air National Guard (ANG) while in Federal Service. Violations of the specific prohibitions and requirements of this instruction, including those contained in paragraphs 22, 25.1 and 28.5 of this instruction by military personnel may result in prosecution under the Uniform Code of Military Justice (UCMJ). Civilian Personnel may face disciplinary action under the provisions of AFI 36-704, "Discipline and Adverse Actions".

SUMMARY OF REVISIONS

This revision incorporates the following: the instruction defines the responsibilities of commanders, supervisors and agency program coordinators (APC's), it allows the use of the card for incidental meal and hotel expenses, it now allows travelers to be reimbursed for additional discount fees that foreign hotels often charge for using the card for lodging, it gives policy for payment of travelers on long term TDY, and it explains how to manage cardholders during a PCS move. It also prohibits charging additional airflight insurance sold by American Express (AmEx) to the card, adds a sample cardholder agreement for optional use, and adds a section on training.

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Section A—General Instructions

1. The Government Travel Card Program. The five year contract for the government travel charge card was competitively awarded in November 1993 by the General Services Administration (GSA). The card program gives the Air Force traveler the freedom and flexibility to perform his or her government travel using the card for hotels, meals, and miscellaneous travel-related expenses without needing a cash advance from the finance office. A personal identification number (PIN) is given to all cardholders for ATM cash. This card is not to be used for personal expenses and may be used only for official government travel. This is an official travel card which the member or employee receives and uses by virtue of his or her status with the Air Force, and not because of his or her personal credit history or financial capability. If the card is misused, the commander may revoke permission to possess it.

2. What the Card is Used For. All Air Force military and civilian employees that travel, including permanent change of station (PCS), are strongly encouraged to use the

card for expenses incurred during official travel. Cardholders may charge lodging expenses in connection with official travel, including destination point and while enroute. Such lodging expenses charged to the card must be in support of government travel only. Cardholders may charge transportation expenses, local ground transportation, and rental car expenses authorized on travel orders. Such transportation must be in support of government business only. Cardholders may charge meal expenses in connection with official travel only while away from their home installation, including while enroute to or from their travel location. Cardholders may use their PIN for ATM cash advances or ATM-in-your-pocket traveler checks (ATM-TCs) for miscellaneous travel-related cash requirements, such as parking, tunnel and bridge fees, taxis, and meals.

2.1. The travel card may be used to procure supplies and services associated with personally procured household goods shipments, mobile home moves, and Do-It- Yourself (DITY) moves. The use of the card to obtain cash advances is authorized for personally procured mobile home moves and DITY moves; however, cash advances for personally procured household goods shipments are not authorized.

DITY moves must be approved by the Traffic Management Office in advance of the move. All members are strongly encouraged to obtain an estimate of the costs they will be reimbursed by the Government before utilizing the travel card for personally procured household goods shipments, mobile home moves, or DITY moves.

2.2 If any traveler has a question about what "official use" of the card means, they should contact their supervisor or APC. If a traveler has reason to doubt that the purpose for which he or she intends to use the card is an official use and can not contact their APC or supervisor, the card should probably not be used.

2.3 AmEx advertises and offers government travelers an additional "Business Airflight Insurance" at additional cost. This is not a reimbursable expense and therefore any traveler accepting such insurance is personally responsible for payment.

2.4. The cost of alcoholic beverages are not reimbursable under the Joint Federal Travel Regulation (JFTR Paragraph U4205-A2). Further, the cost of other incidental items, such as pay movies, personal telephone calls and exercise fees also are not reimbursable. Where purchase of an alcoholic beverage or other similar incidental expense items to an otherwise reimbursable expense, such as part of a meal or part of a room charge, the card may be used to pay for the purchase so long as the charges are reasonable under the circumstances and the traveler pays AmEx for these charges as part of the normal billing process.

2.5. Travelers will be reimbursed for any additional fees charged by foreign hotels for using the card.

2.6. The AmEx card is different than the MWR Master Card. The AmEx card is to be used for official travel and the MWR card is a personal credit card.

3. Who Can Get a Card. All Air Force travelers (regardless of grade) are eligible for the card. Commanders have the authority to direct members assigned to mobility positions to apply for the card. Commanders have the authority to deny a card to anyone with financial problems or a history of card abuse. Individuals who have demonstrated financial irresponsibility in the past may be refused a card for six months by the commander, during which time they should be entered into a Personal Financial Management course. If at the end of six months, the commander still does not believe the individual is financially responsible, he/she may refuse to authorize the card.

3.1. Air Force military members and civilian employees who are authorized a card, receive it solely because of their employment by the United States Air Force. Because of that, commanders may elect to hold individual government travel cards issued to members of their unit in a secure place, for any reason, until the cardholder needs the card for official travel.

4. About the Card. The card is free, and requires no credit check. No interest will be charged or late fee assessed

by the card company. Cardholders are expected to pay-in-full the amount billed upon receipt of the monthly statement. Any delinquencies are subject to garnishment directly from the cardholder's payroll account subject to compliance with DFAS regulations and receipt of a court order. Any abuse of the card may result in suspension of card privileges and disciplinary action by the commander. Individuals whose card has been suspended or canceled due to abuse or nonpayment of bills are not authorized an advance from any finance office unless their commander requests the advance in writing. Canceled cards may be reissued by AmEx on a case-by-case basis when requested in writing by the commander through the APC. Air Force employees who decline the card for official travel are not entitled to an advance from any finance office unless a cash advance is authorized by the commander.

4.1. Use of the card is essential for the efficient administration of official government business. Cardholders use the card to perform official duties. Abuse of the card is detrimental to the Government because it impairs readiness and efficiency by jeopardizing a cardholder's good standing with the card company, which may cause privileges of a cardholder to be suspended or revoked, making it difficult to perform official duties, or result in collection action. Therefore, abuse of the card is prejudicial to good order and discipline and may tend to bring discredit upon the Air Force. Abuse may lead to adverse administrative action or punitive action against the cardholder.

5. How to Apply for the Card. Commanders appoint APC's to administer the card program. The APC assists members in card applications and is responsible for sending applications to the AmEx Phoenix Operations office. APC's are required to check the application for accuracy and the supervisor's signature before sending to AmEx. New cards should arrive in less than 10 days after receipt of application by AmEx.

5.1. AmEx would prefer card applications be faxed. If applications are faxed, there is no requirement to mail the originals.

5.2. Applications issued by the APC should be retained for at least three years.

5.3 When the card is received in the mail, the cardholder may have to call the phone number provided by AmEx to activate the card. This is a security process that helps prevent loss from intercepted mail. It takes three minutes.

6. How to Pay the Card Company. Once travelers complete trips, they should file DD Form 1351-2, Travel Voucher or Subvoucher, to obtain full reimbursement. Cardholder AmEx statements are payable upon receipt. Any disputed charges, can be remedied by calling the phone number on the back of the card. In cases where temporary duty (TDY) is 45 days or more, the cardholder is entitled to payment of accrued TDY entitlements every 30 days. Commands have the authority to use electronic funds

transfer (EFT) to immediately credit a cardholders account at a financial institution when the traveler leaves on a long term TDY, or to suspend the payment to be disbursed every 30 days for the length of the TDY. A long TDY trip is no excuse for late payment of the AmEx bill. Cardholders should call 1-800-492-4922 to make arrangements to pay monthly charges when their mail may be delayed.

7. Cards for Recruiters. The card is authorized for Air Force recruiters to charge expenses or obtain cash from ATMs for expenses required to perform their official duties. The card may be used for Center of Influence (COI) events. Withdrawals for this program will be limited to \$75.00 per month.

8. Permanent Change of Station (PCS). Cards may be used during a PCS. Cardholders in a PCS status must assure that all card charges are paid in a timely manor. If the PCS will take more than 45 days cardholders are allowed an EFT advance to their financial institution to cover card charges. Each cardholder is responsible for keeping his/her AmEx bill current while in a PCS status. It is the cardholder's responsibility to notify the APC as soon as he/she reports to the new duty station. The APC losing the cardholder will not cancel the card. Both the gaining and losing APC will notify the card company when any cardholder transfers or arrives at an organization so that the cardholder can be deleted from the previous unit and transferred to a new unit for reporting. Losing APC's should try to obtain the cardholder's new organization and unit address and then pass this information to AmEx.

8.1. A separate holding account entitled "PCS Account" has been established at each base APC's reporting level to handle cardholders in a PCS status that are coming to that base but have unknown unit or hierarchy account numbers. It is the responsibility of the base APC to keep this account clear of names and notify AmEx of any cardholders that do not belong to that base or organization. Once a cardholder is transferred into a PCS Account, AmEx will allow 60 days before the card is suspended. This PCS account was established to make the job of tracking Air Force cardholders easier as they move from one organization to another. It is the responsibility of the base APC to assure that only cardholders in a current (60 days or less) PCS status occupy this account.

Section B—Responsibilities and Authorities

9. General Services Administration (GSA). GSA writes, revises, and negotiates with AmEx on all contractual issues for the government travel charge card program.

10. Department of Defense Comptroller (USD (C)). The DoD Comptroller is responsible for the overall Department of Defense (DoD) card program.

11. Defense Finance and Accounting Service (DFAS).

DFAS establishes and implements travel card procedures and works with GSA to resolve problems with the contract or request changes.

12. Assistant Secretary of Air Force (Financial Management and Comptroller) (SAF/FM). SAF/FM is responsible for establishing Air Force travel card policy, issuing instructions to all MAJCOMs and FOAs and bringing problems to the attention of

AmEx. Issues concerning the contract that cannot be answered will be sent to DFAS.

13. MAJCOMs and FOAs. MAJCOMs and FOAs implement SAF/FM instructions and notify SAF/FM of problems that they are experiencing with operating the travel card program.

14. Commanders, Supervisors, and First Sergeants.

Commanders, Supervisors, and First Sergeants are responsible for administering the card program at an organizational level and managing the delinquency or abuse of assigned cardholders. They must assure that all assigned cardholders have received training and understand their responsibilities in accordance with this AFI. They must also take appropriate action when assigned personnel appear on a delinquent report.

15. Agency Program Coordinator (APC). APC's act for the commander and are responsible for administering the card program at the base and unit level. APC's should be appointed by the commander in writing to AmEx. APC's analyze reports and brief the commander or supervisor of any problems. Every APC should have a backup to work the program in the absence of the primary APC. There are two types of APC's at a base. First, the base APC is responsible for the entire base card program and second, the unit APC, is responsible for a particular unit or organization.

16. Cardholder. The cardholder uses the card for official government travel expenses and must pay all valid charges against the card when billed. Any eligible person who declines the card is still considered a cardholder for entitlement purposes and is not entitled to an advance.

Section C—Operating Instructions

17. Advance. All cardholders will automatically receive a PIN with the card. This PIN is to obtain cash from any ATM that is networked to accept the AmEx card. Call 1-800 CASH NOW, to learn the locations of ATMs that accept the AmEx card or to request a personalized PIN. ATM-TCs are another option available to give 24-hour cash to the traveler. Ask your APC if you would like to obtain ATM-TCs. These two methods will give the traveler access to cash, 24 hours

a day, without having to carry large amounts of cash or risk having it lost or stolen.

17.1. Use the ATM cash feature only for official travel. Obtaining cash advances increases the cost of travel to the government because of the cash advance fee (2.75 percent) and the rebates lost from charges to the card. Travelers will charge most official travel expenses (e.g. lodging, rental cars, taxis, registration fees and meals) to the card when possible and use the ATM only for incidental expenses. Travelers in possession of a card will be reimbursed for AmEx ATM fees based on the lesser of (1) the total of all ATM advances obtained for the travel involved (as supported by receipts for ATM fees totaling \$75.00 or more) or (2) the total of authorized and allowable out-of-pocket expenses reimbursed on the travel settlement voucher. When travelers using ATM-TCs cashes one cheque that is over the authorized advance, they should be given reimbursement for the 2.75 percent fee. ATM fees for personal charge cards are not reimbursable. Call the APC for specific answers to individual cases. Remember cash is expensive, travelers should use the card as much as possible.

17.1.1. If an extra or user fee over the 2.75 percent is charged by the ATM, it can be reimbursed on the travel voucher. Extra fees range from \$.25 to \$2.00 per transaction. Travelers should see these user fees only in rare cases. The traveler is notified on the ATM screen when extra fees are charged. Provide satisfactory justification for extra fees that exceed \$2.00.

17.1.2. Use the "withdraw from credit card" function to obtain funds from an ATM. If this function fails, re-input the card, and use the "withdraw from checking" function.

17.1.3. Air Force members or employees eligible for the travel card who have made application but have not yet received the card may be authorized one advance. Refusal of the card is not a justification for an advance.

17.2. ATM Limits. ATM cash withdrawal limits will be published in a SAF/FMP memorandum.

17.3. Special Cash Requirements. When traveling to locations where the card is not accepted for hotel or rental car expenses or when fees or other training expenses cannot be paid using the card, the finance officer may pay an advance to cover fees or known charges if the travel orders authorize payment. ATM-TC's works very well in these situations.

17.4. Other DoD personnel (Army or Navy) on an Air Force base should be encouraged to obtain and use the card. MAJCOMs may deny cash advances to Army or Navy travelers who should be using the card. APC's should report these incidents through channels to SAF/FMPB.

18. Lost or Stolen Cards. Report lost or stolen cards immediately by calling 1-800-492-4922; overseas cardholders can call collect 1-602-492-4922. If a card is lost while traveling, a cardholder can usually obtain a replacement within 24 hours by calling the above numbers.

Cardholders have no liability for any erroneous charges if they notify AmEx immediately if a card is lost or stolen.

19. Address Change or Transfer. Cardholders will notify the APC or AmEx for any name or address changes as soon as possible. Any Air Force employee or member who is leaving PCS must notify his or her APC. If a cardholder separates, retires or is no longer employed by the Air Force, the APC will notify AmEx to cancel the card. Each base will have a system to identify all personnel that leave the employment of the Air Force so that the card can be canceled. The APC shall collect all unused travelers cheques whenever a person leaves the employment of the Air Force. These unused travelers cheques will be returned to AmEx.

20. Cancelling a Card. If a cardholder retires, leaves government service, begins terminal leave or appellate leave, dies, or needs a card canceled for any reason, they should notify AmEx in writing. In situations where a card must be canceled immediately, the APC should call AmEx (1-800-492-4990) and follow up with a written cancellation.

21. Billing Questions. Call 1-800-492-4922 or collect 1-602-492-4922 (overseas) to ask a question, report an error, or dispute a charge. Payment is due upon receipt of your bill.

22. Delinquency. Delinquency and other travel card abuse will not be tolerated. Payments are **due upon receipt** of monthly statements. Accounts are considered delinquent when payments are not received by AmEx before the next billing cycle. Any amount 60 days past due will be considered seriously delinquent and will result in suspension of card privileges. Debts over 90 days will result in cancellation of the card. (See attachment 2.) Long TDYs are no excuse for delinquency. It is the traveler's responsibility to be aware of the billing process. Cardholders on long TDYs may establish an EFT to their financial institution, that will allow payment of their AmEx bill while TDY. Failure to pay a balance on a card statement resulting in the account becoming delinquent, is abuse of the card. Entering into an installment agreement with the card contractor for payment of a delinquent account will not preclude disciplinary action under this instruction and may result in suspension of the card until the bill is paid. Commanders who believe a card should be suspended or canceled, should direct the APC to suspend or cancel the card as appropriate. If a card is canceled, the following can apply:

22.1. The canceled cardholder is not entitled to a future cash advance unless approval is given by the commander.

22.2. All delinquent amounts owed to AmEx may be recovered from the cardholder's pay according to the rules established by the DFAS for delinquent indebtedness of civilian employees and military members. Reference DoD

7000.14-R Volume 7A and Volume 8, Financial Management Regulation.

22.3. The APC or the person designated by the commander will contact the supervisor of anyone that appears on the AmEx delinquency list. AmEx will be contacted within 10 workdays (of the report date) if there is any justification to keep a delinquent card active for another 30 days. The local commander should take disciplinary action as deemed appropriate. Commanders are encouraged to refer the cardholder for financial management or other counseling as appropriate when there is evidence that the individual is experiencing financial difficulty. Counseling and referrals do not preclude initiation of other actions to include courts-martial, imposition of nonjudicial punishment, administrative sanctions, and adverse actions under the civilian personnel system. See AFI 36-2906 and AFI 36-704.

22.4. Attachment 3 is a sample of an order that commanders and supervisors may issue to cardholders. This may be issued to all cardholders when they apply for the card, or to cardholders who have abused the card.

23. Notification of Suspension. AmEx will notify the APC with a delinquency report

10 working days before suspension of an individual card account. The delinquency report will serve as the notice of pending suspension or cancellation. Notify AmEx immediately if there are extenuating circumstances for which the account should not be suspended. Commanders should take disciplinary action as appropriate.

24. Generic Cards. All AmEx cards are imprinted with "US Government, For Official Travel Use Only." For reasons of security or safety, a plain card (generic card) can be requested without this imprint. In order to get the generic card, the base APC should contact AmEx. Use of generic cards should be discouraged.

25. Retail Use. Use of the card at retail establishments will be limited to \$500 per month for items related to official travel. If a traveler has a requirement for a greater amount and it is for official travel purposes, the traveler can call AmEx at 1-800-492-4922 to have this amount increased. Exceptions to the \$500 limit can be authorized by AmEx. The traveler needs to call AmEx and explain the circumstances. Charges for meals, transportation, rental cars and lodging are not considered retail charges and do not have a limit.

25.1. Cardholders shall not use the card for personal purposes. Use of the card for any purpose other than official government travel or as otherwise authorized by this instruction shall be considered personal use.

26. Artificial Intelligence. Because the majority of delinquencies are the result of ATM cash abuse, AmEx was

asked to implement artificial intelligence (AI). This AI system was designed to identify and suspend cardholders suspected of violating the rules of the card program contained in this AFI. Before suspension, anyone suspected of cash abuse will be called by AmEx and questioned. If abuse is found, their card will be immediately suspended and a report given to the base APC. Once the card is paid in full, the cardholder can be reinstated.

Section D—Traveler Cheques (TC)

27. Types of TCs. Use of TCs are subject to the same rules of use and abuse as ATM cash. AmEx offers various types of TC programs. The Air Force has selected the TC program called "ATM In-Your-Pocket" as the one that offers the most convenience and security, and is the least labor intensive. If anyone would like to use any TC program other than ATM-TC, they must contact SAF/FMPB.

28. "ATM In-Your-Pocket" Traveler Cheques (ATM-TCs). ATM-TCs allow the traveler to order and have sent to their home a package of 10 cheques in \$20, \$50, or \$100 denominations. The traveler will only be charged for the amount of cheques that are cashed and only when they are cashed. A rate of 2.75 percent of the face value of the ATM-TC cashed will be charged on the cardholders monthly statement. Procedures for ATM-TCs are as follows:

28.1. A book of 10 cheques in the \$20, \$50, or \$100 denomination can be ordered for a total value of \$200, \$500, or \$1000. Cheques will be mailed to the address of record.

28.2. The cardholders account is billed only when cheques are actually used. For example, the monthly statement will indicate that three \$20 TCs were cashed, and the member will see a charge of \$1.65 (3 x \$20 x .0275= \$1.65). ATM-TCs will be listed separately on the statement. This \$1.65 ATM-TC fee is reimbursable to the traveler.

28.3. ATM-TCs have no expiration date. Cardholders will sign cheques in the upper-left-hand corner immediately upon receipt, keep them in a safe place. Cardholders will be liable for all TCs that are posted to their account. They will not be responsible for any TCs lost or stolen, provided that they have satisfied all the requirements set forth in their recipient agreement that will come with the TCs. All uncashed cheques must be turned in to the APC when a cardholder separates, retires or is no longer employed by the Air Force.

28.4. AmEx will automatically send additional TCs when a specified amount has been cashed or upon request. To request more or set up the automatic re supply the cardholder should call 1-800-492-4922.

28.5. Cardholders' shall not use ATM-TC's for personal use. Use of ATM-TCs for any purpose other than official government travel expenses shall be considered personal use.

29. Foreign Currency. TCs come in the following currencies: British pound sterling, Canadian dollars, Japanese yen, French francs, German marks, Swiss francs, and US dollars. ATM-TCs come only in US dollars.

30. Lost or Stolen TCs. Refunds may be obtained 24 hours a day, seven days a week by calling the AmEx travelers Cheque Refund Service Center at 1-800-456-8230 or if outside of the United States call collect 1-801-965-2004.

Section E—Reports, Refunds and Training

31. Reports. Management reports can be customized to meet the needs of the individual organization or user. Upon request, AmEx will furnish paper or electronic reports through desktop personal computers to the unit level. Using a desktop computer through on-line-access (OLA), APC's can pull custom reports, change addresses, and cancel cards. AmEx will furnish reports containing certain data to meet various needs of the Air Force. Information contained in the reports provided by the card company shall not be released outside the Air Force without prior consultation with the servicing Staff Judge Advocate to determine the applicability of the Right to Financial Privacy Act (12 USC 3401, et seq.) and the Privacy Act (5 USC 552a).. Such reports may be furnished as paper documents or electronic documents from an OLA computer service.

31.1. The APC shall bring all cases of card misuse or account delinquency to the attention of the cardholder's commander or supervisor immediately. Commanders or supervisors will counsel all cardholders who have misused the card or have delinquency.

32. Refunds. AmEx has contractually agreed to give refunds to the government. Refunds encourage and reward

good management of the travel card program. Refunds will be paid to the General Services Agency on March 15, June 15 and September 15 of each contract year. Refunds will be passed to the MAJCOMs as soon as possible after these dates. Reports are available that will distribute refunds earned to the unit level.

32.1. The program offers two types of refunds. The Sponsor Refund is obtained by multiplying .0065 times the total of all charges to the card. It does not include ATM cash advances or travelers cheques. Once the total government program reaches \$13.6 billion in charges, the factor will increase to .0070. The second type of refund is the Productivity refund and it measures the improvement by month over the same month in the previous year in the speed of payment and delinquency. AmEx will refund 80 percent of the calculated interest earned on this improved cash flow back to the Air Force.

33. Training. Commanders and supervisors shall ensure all assigned military and civilian employees are trained on their responsibilities and are aware of this instruction. However, failure to do so will not preclude adverse administrative or punitive action for violations. A number of training aids are available to help commanders, APC's and the cardholder understand their responsibilities. The AF/CV video provides a complete outline of the card program and should be viewed by all. DFAS has provided a 20 minute APC training video that details the APC's duties and responsibilities. In addition, a computer diskette briefing is available to train all cardholders on their responsibilities. Finally AmEx has published a reference manual that details the reports and forms that every APC should have and use. Every effort should be made to ensure that cardholders have an opportunity to view each of the training aids and that training is offered on a recurring basis to remind cardholders of their responsibilities.

ROBERT F. HALE

The Assistant Secretary of the Air Force Financial Management and Comptroller

GLOSSARY OF TERMS

Terms

Agency Program Coordinator (APC)---The person at the base or unit level that handles the administrative duties of the government travel card.

American Express (AmEx)---Current government charge card contractor. Call toll free 800-492-4922; overseas, call collect 602-492-4922.

“ATM In-Your-Pocket”---Traveler cheque program designed to work very similar to an ATM.

Automated Teller Machine (ATM)---Electronic machine that dispenses cash when used by an Air Force traveler with a AmEx card and a personal identification number. AmEx will charge a fee of 2.75 percent of the total cash withdrawn on the cardholder’s next statement.

Card Number---The first 5 digits of the AmEx can be interpreted as follows:

- 3783 7 = government travel card for Defense agencies
- 3785 6 = government travel card for Defense agencies
- 3783 8 = government travel card for civilian agencies (i.e. Treasury, Justice, or Labor Departments)
- Therefore, the 5th digit of the card indicates the traveler is a DoD employee.

Noncardholder---Personnel who have been denied the card by their commanders.

Foreign Currency---AmEx traveler checks can be purchased as follows for six foreign currencies: British pound sterling, French francs, Japanese yen, Canadian dollars, Swiss francs and German marks.

Generic Card---A plain AmEx card with no printing to indicate that the card is an official government travel card. The issuance of generic cards is not a secure method to prevent identification as a government traveler and is therefore discouraged.

Personal Identification Number (PIN)---Number assigned by AmEx for all cardholders to access an ATM. The cardholder can choose a personal number that is easier for them to remember by contacting AmEx.

Travelers Cheques (TC’s)---AmEx TC’s are negotiable instruments that are safe, convenient, and widely recognized as a method of payment. Denominations are \$20, \$50, and \$100, respectively. They provide security to any person who does not want to carry large sums of cash. Under this program, we recommend that MAJCOMs look into the “ATM-In-Your-Pocket” as a TC option.

DELINQUENCY POLICY**Table A2.1. Delinquency Policy.**

STATUS	ACTION
Day 0	Original billing sent to traveler.
Day 25	Second billing advises traveler of delinquency. (See note 1)
Day 60	Third billing advises traveler of delinquency, disciplinary action is started by the commander.
End of Month (EOM) Reports	By-name delinquency listing (60-day report) of delinquent personnel is sent to the APC who sends report to the cardholder's commander or supervisor to determine if there is justification for the account to remain active for an additional 30 days.
15 Days After Date on EOM Reports	If no action is taken by the APC, the account will be suspended. ATM privileges will be suspended at delinquent day 75 regardless of actions taken by the APC. (See note 2)
Day 90	Another by-name listing (90-day plus report) of delinquent personnel is sent to the APC who sends the report to the cardholder's commander or supervisor to determine if there is justification for the account to remain active for an additional 30 days.

NOTES:

1. Delinquency is based on billing date and not the date of the actual charge or ATM withdrawal.
2. Accounts that are suspended cannot be used to charge expenses or to obtain an ATM cash advance. Card can be reinstated when account is paid in full.

**MEMORANDUM FOR GOVERNMENT SPONSORED AMERICAN EXPRESS
TRAVEL CHARGE CARDHOLDER**

FROM: _____/CC

ADDRESS

SUBJECT: Order Regarding Use of Government Sponsored American Express Travel

Charge/Automatic Teller Machine (ATM) Card/Travelers Cheques (TC)

1. You, (Name of Cardholder)_____, are hereby ordered to use the Government Sponsored American Express travel Charge/ATM Card and TC's only for official Government travel and official Government travel-related expenses. Official Government travel and travel-related expenses include rental car expenses when authorized by travel orders, local ground transportation in support of Government business, lodging and meal expenses incurred enroute and at a TDY location and while enroute PCS, registration fees associated with TDY and incidental expenses in furtherance of official Government travel.

2. Use of the American Express Card for purposes other than those authorized above or authorized under the provisions of AFI 65-104, as supplemented, is punishable under the Uniform Code of Military Justice as a violation of a lawful order or a violation of lawful general regulation, as appropriate. Individuals experiencing financial problems are encouraged to seek financial assistance, but may not use the Card to attempt to resolve such problems. Questions about use of the Card should be addressed to your supervisor or agency program coordinator (APC).

3. You will acknowledge receipt and understanding of this order by signing below.

_____(Sign/Date)

Signature Block of Unit Commander/Supervisor

1st Ind, _____

(Cardholder)

MEMORANDUM FOR _____/CC

I hereby acknowledge receipt and understanding of the above order on _____

I understand that I should refer to AFI 65-104, as supplemented, concerning my specific responsibilities in using the American Express Travel Card, and that I am responsible for compliance with the Instruction.

_____(Sign/Date)

Cardholder